

# Notice of Allowability

Application No.

09/966,932

Examiner

Kimberly D. Nguyen

Applicant(s)

DRUMMOND ET AL.

Art Unit

2876

## -- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. ☒ This communication is responsive to 20 January 2004.
2. ☒ The allowed claim(s) is/are 1-15 and 23-35.
3. ☒ The drawings filed on 21 November 2001 are accepted by the Examiner.
4. ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
  - a) ☐ All b) ☐ Some\* c) ☐ None of the:
    1. ☐ Certified copies of the priority documents have been received.
    2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
    3. ☐ Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

\* Certified copies not received: \_\_\_\_\_.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.  
**THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.**

5. ☐ A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.
  6. ☐ CORRECTED DRAWINGS (as "replacement sheets") must be submitted.
    - (a) ☐ including changes required by the Notice of Draftsperson's Patent Drawing Review (PTO-948) attached
      - 1) ☐ hereto or 2) ☐ to Paper No./Mail Date \_\_\_\_\_.
    - (b) ☐ including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date \_\_\_\_\_.
- Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).
7. ☐ DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

### Attachment(s)

- |   |   |
|---|---|
| 1. <input type="checkbox"/> Notice of References Cited (PTO-892)  | 5. <input type="checkbox"/> Notice of Informal Patent Application (PTO-152)                       |
| 2. <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948)                                | 6. <input checked="" type="checkbox"/> Interview Summary (PTO-413),<br>Paper No./Mail Date _____. |
| 3. <input type="checkbox"/> Information Disclosure Statements (PTO-1449 or PTO/SB/08),<br>Paper No./Mail Date _____ | 7. <input checked="" type="checkbox"/> Examiner's Amendment/Comment                               |
| 4. <input type="checkbox"/> Examiner's Comment Regarding Requirement for Deposit<br>of Biological Material          | 8. <input checked="" type="checkbox"/> Examiner's Statement of Reasons for Allowance              |
|   | 9. <input type="checkbox"/> Other _____.  |

**DETAILED ACTION**

**EXAMINER'S AMENDMENT**

1. An examiner's amendment to the record appears below. Should the changes and/or additions be unacceptable to applicant, an amendment may be filed as provided by 37 CFR 1.312. To ensure consideration of such an amendment, it MUST be submitted no later than the payment of the issue fee.

Authorization for this examiner's amendment was given in a telephone interview with Mr. Ralph Jocke on 29 March 2004.

**IN THE CLAIMS:**

Re claims 16-22: Please cancel claims 16-22 without prejudice.

Please amend claims 1-2, 6, 8, 10-12, 14-15, 23-25 and 27 as followed:

1. A method comprising:

(a) receiving with an automated teller machine (ATM) [automated banking machine] a wireless message representative of a request to establish a wireless connection with a portable wireless device;

(b) establishing the wireless connection between the ATM [banking machine] and the portable wireless device;

(c) receiving through the wireless connection a second message from the portable wireless device representative of a request to perform a transaction with the ATM [banking machine];

(d) authorizing the transaction through communication between the ATM [banking machine] and a remote host system;

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(e) sending from the ATM [banking machine] through the wireless connection to the portable wireless device an authorization confirmation message;

(f) receiving through the wireless connection from the portable wireless device a commit transaction message; and

(g) completing the authorized transaction through operation of the ATM [banking machine].

2. The method according to claim 1, and prior to step (d) further comprising:

receiving with the ATM [banking machine] from the portable wireless device through the wireless connection at least one identification value and data corresponding to at least one financial account; and

wherein step (d) includes sending data corresponding to the at least one identification value and the at least one financial account to the remote host system.

6. The method according to claim 1 wherein step (g) includes dispensing cash from the ATM [banking machine].

8. The method according to claim 1 wherein the portable wireless device comprises at least one data store including data representative of monetary value, and further comprising modifying the data representative of monetary value responsive to at least one message communicated with the ATM [banking machine] through the wireless connection.

10. The method according to claim 6 and further comprising prior to step (g):

prompting a user of the portable wireless device to move adjacent to the ATM [banking machine].

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11. The method according to claim 10 wherein the prompting step comprises sending at least one prompting message between the ATM [banking machine] and the portable wireless device through the wireless connection.

12. The method according to claim 10 and subsequent to the prompting step and prior to step (g), providing at least one operation input to the ATM [banking machine], wherein cash is dispensed responsive to the operation input.

14. The method according to claim 10 and further comprising:

receiving with the ATM [banking machine] a further wireless message from a further portable wireless device prior to dispensing cash in step (g);

and wherein the prompting step includes prompting the user of the portable wireless device and the further portable wireless device to sequentially move adjacent to the ATM [banking machine].

15. Computer readable media bearing instructions which are operative to cause a computer in the ATM [automated banking machine] to cause the ATM [machine] to carry out the method steps recited in claim 1.

23. The method comprising:

(a) sending with a portable wireless device a first message representative of a request to establish a wireless connection with an automated teller machine (ATM) [automated banking machine];

(b) establishing the wireless connection between the portable wireless device and the ATM [banking machine];

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(c) sending through the wireless connection a second message from the portable wireless device to the ATM [banking machine] representative of a request to perform a transaction with the ATM [banking machine];

(d) receiving with the portable wireless device through the wireless connection a third message from the ATM [banking machine] representative of a request to have a user move adjacent the ATM [machine]; and

(e) sending from the portable wireless device through the wireless connection a fourth message to the ATM [banking machine] representative of a request for the ATM [machine] to operate a transaction function device.

24. The method according to claim 23, and prior to step (d) further comprising:

(f) accepting input of a Personal Identification Number (PIN) through the portable wireless device;

(g) sending through the wireless connection to the ATM [banking machine] data corresponding to the PIN and at least one financing account number.

25. The method according to claim 23, wherein between steps (d) and (e), further comprising:

(f) outputting at least one message with the portable wireless device responsive to the third message prompting a user of the portable wireless device to approach the ATM [banking machine] and provide at least one input operative to send the fourth message.

27. Computer readable media bearing instructions which are operative in a computer to cause the ATM [automated banking machine] to carry out the method steps recited in claim 23.

BELOW IS THE CLEAN SET OF CLAIMS:

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1. A method comprising:

(a) receiving with an automated teller machine (ATM) a wireless message representative of a request to establish a wireless connection with a portable wireless device;

(b) establishing the wireless connection between the ATM and the portable wireless device;

(c) receiving through the wireless connection a second message from the portable wireless device representative of a request to perform a transaction with the ATM;

(d) authorizing the transaction through communication between the ATM and a remote host system;

(e) sending from the ATM through the wireless connection to the portable wireless device an authorization confirmation message;

(f) receiving through the wireless connection from the portable wireless device a commit transaction message; and

(g) completing the authorized transaction through operation of the ATM.

2. The method according to claim 1, and prior to step (d) further comprising:

receiving with the ATM from the portable wireless device through the wireless connection at least one identification value and data corresponding to at least one financial account; and

wherein step (d) includes sending data corresponding to the at least one identification value and the at least one financial account to the remote host system.

3. The method according to claim 2 wherein the at least one identification value corresponds to at least one biometric input.

4. The method according to claim 2 wherein the at least one identification value corresponds to a digital certificate.

5. The method according to claim 2 wherein the at least one identification value corresponds to a PIN.

6. The method according to claim 1 wherein step (g) includes dispensing cash from the ATM.

7. The method according to claim 1 wherein the portable wireless device comprises a voice communication device.

8. The method according to claim 1 wherein the portable wireless device comprises at least one data store including data representative of monetary value, and further comprising modifying the data representative of monetary value responsive to at least one message communicated with the ATM through the wireless connection.

9. The method according to claim 1 wherein the wireless connection comprises an RF connection.

10. The method according to claim 6 and further comprising prior to step (g):  
prompting a user of the portable wireless device to move adjacent to the ATM.

11. The method according to claim 10 wherein the prompting step comprises sending at least one prompting message between the ATM and the portable wireless device through the wireless connection.

12. The method according to claim 10 and subsequent to the prompting step and prior to step (g), providing at least one operation input to the ATM, wherein cash is dispensed responsive to the operation input.

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14. The method according to claim 10 and further comprising:

receiving with the ATM a further wireless message from a further portable wireless device prior to dispensing cash in step (g);

and wherein the prompting step includes prompting the user of the portable wireless device and the further portable wireless device to sequentially move adjacent to the ATM.

15. Computer readable media bearing instructions which are operative to cause a computer in the ATM to cause the ATM to carry out the method steps recited in claim 1.

Re claims 16-22: (cancelled without prejudice)

23. The method comprising:

(a) sending with a portable wireless device a first message representative of a request to establish a wireless connection with an automated teller machine (ATM);

(b) establishing the wireless connection between the portable wireless device and the ATM;

(c) sending through the wireless connection a second message from the portable wireless device to the ATM representative of a request to perform a transaction with the ATM;

(d) receiving with the portable wireless device through the wireless connection a third message from the ATM representative of a request to have a user move adjacent the ATM; and

(e) sending from the portable wireless device through the wireless connection a fourth message to the ATM representative of a request for the ATM to operate a transaction function device.

24. The method according to claim 23, and prior to step (d) further comprising:



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(f) accepting input of a Personal Identification Number (PIN) through the portable wireless device;

(g) sending through the wireless connection to the ATM data corresponding to the PIN and at least one financing account number.

25. The method according to claim 23, wherein between steps (d) and (e), further comprising:

(f) outputting at least one message with the portable wireless device responsive to the third message prompting a user of the portable wireless device to approach the ATM and provide at least one input operative to send the fourth message.

26. The method according to claim 23 wherein the portable wireless device comprises a voice communication device.

27. Computer readable media bearing instructions which are operative in a computer to cause the ATM to carry out the method steps recited in claim 23.

28. A method comprising:

(a) establishing a wireless connection between an ATM and a portable wireless device;

(b) receiving with the ATM through the wireless connection at least one first message from the portable wireless device representative of a transaction that includes dispensing cash from the ATM;

(c) authorizing the transaction through communication between the ATM and a remote host system;

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(d) responsive to step (c) sending from the ATM through the wireless connection to the portable wireless device at least one second message that is operative to cause the portable wireless device to prompt a user of the portable wireless device to provide at least one input;

(e) receiving with the ATM at least one third message generated in response to the at least one input provided by the user; and

(f) dispensing cash from the ATM responsive to the at least one third message.

29. The method according to claim 28, and prior to (e) receiving the at least one input from the user with an input device of the portable wireless device, wherein in (e) the at least one third message is received with the ATM through the wireless connection from the portable wireless device.

30. The method according to claim 28, and prior to (e) receiving the at least one input from the user with an input device of the ATM.

31. The method according to claim 28, wherein in (d) the at least one second message is operative to cause the portable wireless device to prompt the user of the portable wireless device to move adjacent to the ATM.

32. The method according to claim 28, wherein in (d) the at least one second message is operative to cause the portable wireless device to indicate to the user that the input causes the ATM to dispense cash.

33. Computer readable media bearing instructions which are operative in at least one computer of the ATM to cause the ATM to carry out the method steps recited in claim 28.

34. A method comprising:

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a) providing wireless connection between an ATM and at least two portable wireless devices wherein the at least two portable wireless devices concurrently carry out cash dispensing transactions with the ATM through wireless connection with the ATM;

b) prompting a first user of a first one of the at least two portable wireless devices to provide at least one first input responsive to communication between the first one of the at least two portable wireless devices and the ATM through wireless connection;

c) receiving at least one input corresponding to the at least one first input with the ATM;  
and

d) dispensing cash to the first user through operation of a cash dispenser of the ATM responsive to receipt of the at least one input in (c); and subsequent to (d);

e) prompting a second user of a second one of the at least two portable wireless devices, to provide at least one second input responsive to communication between the second one of the at least two portable wireless devices and the ATM through wireless connection;

f) receiving at least one input corresponding to the at least one second input with the ATM; and

g) dispensing cash to the second user through operation of the cash dispenser of the ATM responsive to receipt of the at least one input in (f).

35. Computer readable media bearing instructions which are operative in at least one computer of the ATM to cause the ATM to carry out the method steps recited in claim 34.

***Allowable Subject Matter***

2. Claims 1-15 and 23-35 are allowed.

3. The following is an examiner's statement of reasons for allowance:

Although, Gutman teaches a method including receiving with an automated banking machine a wireless message representative of a request to establish a wireless connection with a portable wireless device 100; establishing the wireless connection between the banking-machine/central-financial-computer and the portable wireless device 100; receiving through the wireless connection a second message from the portable wireless device representative of a request to perform a transaction with the banking machine; authorizing the transaction through communication between the banking machine and a remote host system; sending from the banking machine through the wireless connection to the portable wireless device an authorization confirmation message; receiving through the wireless connection from the portable wireless device a commit transaction message; and completing the authorized transaction through operation of the banking machine.

Waller teaches wireless cash-dispensing ATM system having a cash dispenser, wherein the identification value corresponds to at least one biometric input.

However, Gutman and Waller, taken alone or in combination thereof, fail to specifically teach the method including receiving with an automated teller machine (ATM) a wireless message representative of a request to establish a wireless connection with a portable wireless device; establishing the wireless connection between the ATM and the portable wireless device; receiving through the wireless connection a second message from the portable wireless device representative of a request to perform a transaction with the ATM; authorizing the transaction through communication between the ATM and a remote host system.

Any comments considered necessary by applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably accompany the issue

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fee. Such submissions should be clearly labeled "Comments on Statement of Reasons for Allowance."

***Conclusion***

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Kimberly D. Nguyen whose telephone number is 571-272-2402. The examiner can normally be reached on Monday-Friday 7:30-4:30.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Michael G. Lee can be reached on 571-272-2398. The fax phone number for the organization where this application or proceeding is assigned is 703-872-9306.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

KDN  
1 April 2004

  
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